

UNITED STATES BANKRUPTCY COURT

Southern District of Ohio at Dayton

In re: Daniel R. Hill
Lisa M. Hill

Case No. 09-30424
Chapter 13

Debtor(s)

Judge Walter

Response to Notice of Final Cure Payment

Name of creditor: Wells Fargo Bank, N.A.

Last four digits of any number you use to identify the debtor's account 1253

Uniform Claim Identifier:

Court claim no. (if known): 4

Part 1: Status of Payments on Claim and Post-Petition Payments

In response to the Trustee's Notice of Final Cure Payment, Creditor states that:

Section A: Status of Claim Amounts (Choose ONE in Section A)

As of July 31, 2014, Debtor(s) has paid in full the amount required to cure the default on the Creditor's claim.

As of _____, Debtor(s) has not paid in full the amount required to cure the default on the Creditor's claim.

The Creditor contends that the amounts itemized in Part 2 below remain unpaid.

The Creditor contends that Trustee disbursement(s) totaling _____ have not yet been posted to the account. With the application of those funds, the Debtor(s) will have paid in full the amount required to cure the default on the Creditor's claim.

Section B: Status of Post-Petition Payment, Fees, Expenses and Charges (Choose ONE in Section B)

Post-Petition Payments Paid by Debtor(s)

As of _____, the Creditor agrees that the Debtor(s) is current on all post-petition payments, fees, expenses and charges.

As of _____, the Creditor disagrees that the Debtor(s) is current on all post-petition payments, fees, expenses and charges. The Creditor contends that the post-petition payments, fees, expenses and charges itemized in Part 3 below remain unpaid.

Post-Petition Payments Paid by Trustee

As of July 31, 2014, the Creditor agrees that the Debtor(s) is current with all post-petition payments consistent with Section 1322(b)(5) including all fees, charges, expenses, escrow and costs. Debtor(s) is due post-petition for August 1, 2014.

The Creditor contends that Trustee disbursement(s) totaling \$_____ have not yet been posted to the account. With the application of those funds, the Debtor(s) will be current with all post-petition payments consistent with Section 1322(b)(5) including all fees, charges, expenses, escrow and costs.

As of _____, the Creditor disagrees that the Debtor(s) is current on all post-petition payments, fees, expenses and/or charges consistent with Section 1322(b)(5). The Creditor contends that the post-petition payments, fees, expenses and charges itemized in Part 3 below remain unpaid.

Part 2: Itemization of Claim Amounts not Cured by Debtor(s)

Description	Amount
1. Late Charges	(1) _____
2. Non-Sufficient funds (NSF) fees	(2) _____
3. Attorney's fees	(3) _____
4. Filing fees and court costs	(4) _____
5. Advertisement costs	(5) _____
6. Sheriff/auctioneer fees	(6) _____
7. Title costs	(7) _____
8. Recording fees	(8) _____
9. Appraisal/broker's price opinion fees	(9) _____
10. Property inspection fees	(10) _____
11. Tax advances (non-escrow)	(11) _____

12. Insurance advances (non-escrow) (12) _____
 13. Property preservation expenses (13) _____
 14. Escrow shortage or deficiency (not included as part of any installment payment listed in line item 15) (14) _____
 15. Past Due Payments

____ -- ____ installments at \$____ \$0.00
 ____ -- ____ installments at \$____ \$0.00
 ____ -- ____ installments at \$____ \$0.00

Past due payments prior to _____ in the total amount of _____
 See attached for breakdown.

Total payments due (15) \$0.00
 16. Other. Specify: (16) _____
 17. Other. Specify: (17) _____
 18. Unapplied Funds (18) _____
 19. Total Claim Amounts not cured by Debtor(s). Add all of the amounts listed above. (19) \$0.00

Part 3: Itemization of Post-Petition Payments, Fees, Expenses and Charges not Cured by Debtor(s)

Description	Amount
1. Late Charges	(1) \$0.00
2. Non-Sufficient funds (NSF) fees	(2) _____
3. Attorney's fees	(3) _____
4. Filing fees and court costs	(4) _____
5. Advertisement costs	(5) _____
6. Sheriff/auctioneer fees	(6) _____
7. Title costs	(7) _____
8. Recording fees	(8) _____
9. Appraisal/broker's price opinion fees	(9) _____
10. Property inspection fees	(10) _____
11. Tax advances (non-escrow)	(11) _____
12. Insurance advances (non-escrow)	(12) _____
13. Property preservation expenses	(13) _____
14. Past Due Payments	

Escrow advance on the account?

No

Yes Escrow advance balance on the account is _____ and will be collected through the escrow portion of the ongoing monthly installments.

____ -- ____	installments at \$____	\$0.00
____ -- ____	installments at \$____	\$0.00
____ -- ____	installments at \$____	\$0.00

Past due payments prior to _____ in the total amount of _____

See attached for breakdown.

Total payments due

(14) \$0.00

15. Other. Specify: (15) _____
 16. Other. Specify: (16) _____
 17. Unapplied Funds (17) \$(37.44)
 18. Total post-petition payments, fees, expenses and charges not cured by Debtor(s). (18) \$(37.44)

Attorney for Creditor, /s/ Edward J. Boll, III
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CERTIFICATE OF SERVICE

The undersigned certifies that a copy of the foregoing Response to Notice of Final Cure Payment and Completion of Payments under the Plan of the secured creditor was electronically transmitted on July 31, 2014 via the Court's CM/ECF system to the following who are listed on the Court's Electronic Mail Notice list:

David E Larson, Esq.
One South Main Street Suite 1590
Dayton, OH 45402-2026
larsond@altickcorwin.com

Jeffrey M. Kellner, Trustee
131 North Ludlow Street, Suite 900
Dayton, OH 45402
ecfclerk@dayton13.com

Office of the U.S. Trustee
170 North High Street, Suite 200
Columbus, Ohio 43215
ustpregion09.cb.ecf@usdoj.gov

And by regular U.S. Mail, postage prepaid on:

Daniel R Hill
1116 Green Tree Drive
Dayton, OH 45429

Lisa M Hill
1116 Green Tree Drive
Dayton, OH 45429

/s/ Edward J. Boll, III
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